

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Andrew I. Kossman
 Debtor

Case No. 18-16771-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Dec 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2019.

db
 14211741 +Andrew I. Kossman, 6360 Congress Court, Bensalem, PA 19020-1905
 14211742 Ars Account Resolution, PO Box 459079, Sunrise, FL 33345-9079
 14211744 Health Network Laboratories, PO Box 8500, Lockbox #9581, Philadelphia, PA 19178-8500
 14211745 Holy Redeemer Hospital, PO Box 781728, Philadelphia, PA 19178-1728
 14211746 Mid Atlantic Retina Practice, PO Box 972, Bryn Mawr, PA 19010-0972
 14211749 +Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard Suite 1400,
 Philadelphia, PA 19103-1814
 14244969 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
 14211751 +Servco FCU, 648 W. Street Rd, Feasterville Trevose, PA 19053-5963
 14211752 St. Mary Medical Center, PO Box 822679, Philadelphia, PA 19182-2679
 14211753 +Suburban Ortho Specialists, 283 2nd Street Pike, Suite 120, Southampton, PA 18966-3823
 14379479 +Wilmington Savings Fund Society, FSB, ET AL., c/o RUSHMORE LOAN MANAGEMENT SERVICES,
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: jken330@comcast.net Dec 04 2019 03:42:03 JOHN M. KENNEY, John M. Kenney P.C.,
 308 North Oxford Valley Road, Fairless Hills, PA 19030

tr +EDI: QRHHOLBER.COM Dec 04 2019 08:28:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911

smg E-mail/Text: megan.harper@phila.gov Dec 04 2019 03:42:26 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 04 2019 03:42:13
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 04 2019 03:42:26 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 04 2019 03:42:21 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908

14236245 E-mail/Text: ebn@21stmortgage.com Dec 04 2019 03:42:21 21st Mortgage Corp, P.O. Box 477,
 Knoxville, TN 37901

14211740 E-mail/Text: ebn@21stmortgage.com Dec 04 2019 03:42:21 21st Mortgage Corp,
 620 Market St One Cntr Square, Knoxville, TN 37902

14211742 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Dec 04 2019 03:42:39 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340

14243775 +E-mail/Text: gocadle@cadleco.com Dec 04 2019 03:42:25 Cadles of West Virginia LLC,
 100 North Center Street, Newton Falls, OH 44444-1321

14244225 +E-mail/Text: gocadle@cadleco.com Dec 04 2019 03:42:25 Cadles of West Virginia LLC,
 Attention: 0A350217, 100 North Center Street, Newton Falls, OH 44444-1321

14211743 E-mail/Text: clientrep@capitalcollects.com Dec 04 2019 03:42:38 Capital Collection Services,
 PO Box 150, West Berlin, NJ 08091-0150

14211747 +Fax: 407-737-5634 Dec 04 2019 03:56:21 Ocwen Loan Servicing L,
 1661 Worthington Road Suite 100, West Palm Beach, FL 33409-6493

14248713 EDI: PRA.COM Dec 04 2019 08:28:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541

14211748 +E-mail/Text: bankruptcygroup@peco-energy.com Dec 04 2019 03:42:10 Peco Energy Co,
 PO Box 13439, Philadelphia, PA 19101-3439

14211750 +EDI: PRA.COM Dec 04 2019 08:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952

14211754 +EDI: CITICORP.COM Dec 04 2019 08:28:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497

14211755 +EDI: VERIZONCOMB.COM Dec 04 2019 08:28:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa
Form ID: 309A

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Total Noticed: 29

Date Rcvd: Dec 03, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2019 at the address(es) listed below:

JOHN M. KENNEY on behalf of Debtor Andrew I. Kossman jken330@comcast.net, Kathy@jkenneylaw.com
JOHN M. KENNEY on behalf of Plaintiff Andrew I. Kossman jken330@comcast.net,
Kathy@jkenneylaw.com
KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
LEROY W. ETHERIDGE, JR. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Andrew I. Kossman	Social Security number or ITIN	xxx-xx-4596
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 10/11/18
Case number:	18-16771-elf	Date case converted to chapter	7 11/25/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andrew I. Kossman	
2. All other names used in the last 8 years		
3. Address	6360 Congress Court Bensalem, PA 19020	
4. Debtor's attorney Name and address	JOHN M. KENNEY John M. Kenney P.C. 308 North Oxford Valley Road Fairless Hills, PA 19030	Contact phone (215) 547-3031 Email: jken330@comcast.net
5. Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063	Contact phone (610) 565-5463 Email: trustee@holber.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M Reading Office --- 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 12/3/19
7. Meeting of creditors	January 3, 2020 at 10:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	900 Market Street, Suite 304A, Philadelphia, PA 19107
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/3/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	